



## Our Vision

"Serving the international traveller worldwide."

## Our Mission

"Provide engaging and convenient financial services to international travellers and businesses."

## 1 Trustworthy

We are a strong global team, dependable, honest, fully compliant, highly skilled and experienced, consistently delivering fabulous customer service.

## 5 Innovative

We find creative solutions. We use our global resources to reduce risk and profitably improve processes, products and services.

## 4 Caring

Our people are our future. We nurture our global family of customers, co-workers, partners and charitable causes with empathy.



## 2 Engaging

ChangeGroupers are active, dynamic and positive. We market appealing and convenient services, branches and websites.

## 3 Achieving

Passionately driven to achieve the agreed objectives, we are humble, work hard and celebrate great success.

## 1. ChangeGroup aspires to provide us with:

### 1.1 A successful, strong and reputable company as a foundation for your career (Trustworthy):

ChangeGroup is a multi-award winning, fast-growing, international company with a strong brand and a track record of success since 1992. We can invest for the long term because of our long term shareholders. In doing so, we are grateful for our success. We consistently deliver a fabulous experience for our customers world-wide. We live by and enforce our VMVA, policies and procedures to ensure that we do things the "right way" and in full regulatory compliance. This is about protecting our company, the jobs and the future of everyone at ChangeGroup. We defend our business by two person sign offs, combined with rigorous, visible and hidden, systems. We always take strong action on external or internal theft by pursuing it globally to ensure there is justice.

### 1.2 Fair salaries with bonuses for high performance on agreed objectives (Trustworthy):

We offer fair salaries and the possibility to share in the profits of the company by earning bonuses for exceptional achievements. We show appreciation for consistent hard work and great results. We make sure the objectives and expectations of your role are clear to you and are updated as needed. Performance data is shared. Everyone has fair and accurate performance reviews regularly. We provide benefits and discounts for you, your friends and families.

### 1.3 Interesting customers and stimulating work (Engaging):

We promote ChangeGroup with passion and have attractive products and services conveniently where and when customers want them, so you can interact easily with lots of interesting clients. We aim to challenge you, and provide you with meaningful work. ChangeGroupers are flexible and help each other as needed to prioritise the business, so you feel supported. We set high standards for ourselves and for all who are part of ChangeGroup. We verify these standards are met through audits and staff feedback systems. Only those people who meet our high standards consistently can stay in the team.

### 1.4 Training, career progression and international opportunities (Achieving):

We aim to create as many opportunities for you as possible. Career advancement is based on merit and availability; your attitude, skills, achievements and future potential. Irrespective of where you join us or in what role, we give you access to great training and opportunities for educational scholarships. For those who excel, there are special projects and career opportunities internationally. The majority of ChangeGroup management positions world-wide are filled internally. So step up, develop, and apply!

### 1.5 Recognition of YOU as a whole person with equal opportunities for all (Achieving):

We are a multicultural team who care about you as an individual, and do not discriminate on the basis of sex, race, religion, age, national origin, sexual orientation, disability or any other factors protected by applicable law. Put simply, our best opportunities go to the best people. We acknowledge the important role our communities, families and loved ones have in supporting each of us in our work and development. We recognise that each of us is unique and can bring the benefits of our personal, cultural, religious and spiritual backgrounds to ChangeGroup. This means that you can be fully committed, dedicated and creative at work.

### 1.6 Sharing of information, listening to your opinions and making decisions using "Fair Process" (Achieving):

We invite and welcome you to express your opinions on all key changes and decisions. Your opinions will be carefully taken into account and when the decision is made, the reasoning will be clearly explained. All decisions, big and small, are aimed at being balanced and reasonable. During important projects, we make sure there is constant two-way communication with all involved, including meetings and weekly memos. Throughout

ChangeGroup, we aim for high transparency and achieve this by broadcasting daily and weekly trading reports, monthly KPIs, CEO updates, group newsletters, surveys and by arranging staff meetings.

### 1.7 Global Family - A caring team you can rely on, and have fun with in a professional environment (Caring):

We are a friendly, professional team of multi-national colleagues, who really care about each other. We organise fun social events and parties. We provide professional, comfortable, and conveniently located branches and offices that create a healthy, safe, user-friendly working environment for us all. We invest in new equipment, IT systems and streamlined procedures to give you the best possible tools to succeed with.

### 1.8 Charitable giving extending to 3% of profits with a great sense of corporate social responsibility (Caring):

We are proud that all our work and efforts enable ChangeGroup to give 3% of our profit to charitable activities. Setting up Tree Foundation in 1996, we have helped thousands of children and adults in the developing world receive education and assistance. Each year we match money raised by ChangeGroupers to support local charities, and offer paid time to assist on special projects. We encourage protection of the environment in how we do things as a company. We also recognise our important role in the development of the communities ChangeGroup does business in. We support the UN's Universal Declaration of Human Rights and only do business with organisations that live up to it. We help ChangeGroupers be positive role models in their communities.

### 1.9 Constant innovation, investment and expansion to keep your career secure and successful (Innovative):

We continuously improve and strengthen ChangeGroup. We prepare for the cyclical nature of the economy and the life stage of our products and services. We observe competitors, and we spread best practice and knowledge internally. Waste of all kind is regularly reviewed and reduced. New regions are opened. Most of our profits are saved or re-invested for our future business and careers. We carefully launch new products and services which are tailored to each local market. We also buy other companies which can add great value. We licence great technology to adapt it. ChangeGroup's future is formed by the combination of all our hopes, dreams and suggestions. Together we help make the world a better place.

### 1.10 Exemplary Managers who help you be the best you can be, because they:

#### 1. Have a proven business track record with strategic and financial acumen (Trustworthy):

They demonstrate insightful creation and use of financial data, particularly cashflow. They help local and Group strategy to be developed and increase profits. They forecast and budget accurately whilst planning for contingencies and protecting against any possible loss. They also deal well with bankers, investors and professionals.

#### 2. Ensure full compliance and smooth operations by being an active and challenging presence. They help superiors feel safe (Trustworthy):

They protect ChangeGroup and pre-empt potential problems by recommending improvements to legal contracts, insurance levels, internal regulations and procedures. They create a trustworthy environment. They investigate rumours, they audit and delve into reported issues. When needed, they take firm disciplinary action. They work well with auditors and regulators. They keep their superiors suitably informed.

#### 3. Create great teams; they attract and keep outstanding people, manage conflict well and hold accurate and inspiring performance reviews (Trustworthy):

They judge people by their actions not just words. They deal with any poor performance

or poor attitude swiftly in private and file the detailed notes in the HR system, which is always up to date. They attract, interview, keep and promote only talented, high achievers whose actions embody our VMVA. Key suppliers are viewed as an extension of the team and their performance reviewed regularly.

### 4. Clear market planning, with desirable and easy to find products and services (Engaging):

They deepen understanding of customer behaviour, their price elasticity and create clear 5P marketing plans. They review why, how, when and where our customers (internal and external) are served by their people. They help adapt products, services and stock levels locally. They use AIDA in advertising and promotion. Branches, offices and websites are engaging, easy to find and well maintained.

### 5. Communicate engagingly and regularly. They deliver a great sales culture (Engaging):

They bring meetings, and presentations to life, and quickly achieve the agreed agenda. Their teams pass information amongst themselves well. They give and explain KPI data to help drive performance. They use appropriate humour and motivate you in a way that is effective for you to achieve more. They help people to change their own state of mind. Their teams have a buzz of excitement and drive, who celebrate success.

### 6. Delegate with prioritised P-SMART objectives, whilst giving you space and support to succeed (Achieving):

Objectives are horizontally and vertically aligned. They balance short term and long term company objectives. They prioritise and update the "Profit-Importance" and "Due Date" of tasks, applying good project management techniques. When needed, they do tasks with you to help achieve objectives. They plan for the worst scenario and build positive outcomes from there.

### 7. Unbiased, fair, humble, hands on leadership, with optimised staffing (Achieving):

Staff schedules are fair and optimised to business needs with spare time reassigned, and managers helping in the front. They follow and promote our equal opportunity policy and avoid unconscious bias, whilst giving the best opportunities to the best people. Except for confidential situations, they use Fair Process for major decisions and explain why a decision was made. If a decision will take time, they tell you when they will get back to you.

### 8. Nurture, coach and praise ChangeGroupers, showing that they care (Caring):

They help apply our VMVA. They make sure that everyone in their wider team has seen them at least every 2 weeks. At least every 7 days, they give individual, meaningful praise to every person who reports directly to them. They coach and arrange training on a wide range of skills and knowledge using techniques that work for you. They improve your understanding of emotions and other people's points of view. They develop people's careers and plans for succession. They care about you and your loved ones.

### 9. Organise social events and help charitable causes (Caring):

They arrange social events and games to foster team spirit. They raise funds for local and Group charitable causes, and their teams contribute to community service.

### 10. Create a culture of profitable innovation and creativity (Innovative):

Managers answer questions. Teams make lots of creative suggestions, engineer the best solutions, and are given credit for their contributions. Managers anticipate how customers and the industry are changing. They attend external events. They implement new technology. They share ideas, solutions, best practice and resources within ChangeGroup globally. They persuade people to support change. They find opportunities with reduced risk and asymmetric high benefits.

## 2. In return, ChangeGroup aspires that each of us:

### 2.1 Create a happy, fabulous customer experience internally and externally (Trustworthy):

Promote and live up to our VMVA. The top priority of everyone, is to create a fabulous experience for our customers, every time. We smile and use positive body language. We offer compliments, ask questions and listen carefully to discover the customer's true desires that help make their present and future better. We go the extra mile to exceed expectations. We each speak the local language clearly and energetically. We follow all Brand and Service standards.

### 2.2 Be trustworthy, honest, genuine and loyal, and bring conflicts of interests into the open (Trustworthy):

Anyone, who does not meet this uncompromising standard, is not the right person for this company. We protect the assets, confidential information and reputation of our company the best we can. We never use company assets or systems for personal advantage without authorisation. We bring potential conflicts of interest into the open by reporting it. We are respectful when making comments about others and the company, online and in real life.

### 2.3 Be always exemplary in conduct, skills and compliance, asking for help when needed (Trustworthy):

We keep up to date with the applicable laws, regulations, internal standards and procedures and always follow them. We apply security rules, health & safety, Anti-Money Laundry processes and trading limits strictly. We do not tolerate corruption or bribery of any kind. We maintain our competence and high quality by updating our skills, certificates and qualifications. We ensure accurate, complete and well organised documents and notes are kept for the number of years needed. If we suspect non-compliance or poor behaviour in anyone (including superiors), it is our responsibility to report it immediately.

### 2.4 Be flexible, engaged and have a great pro company attitude (Engaging):

We set a positive example to everyone around us by being active, dynamic and positive.

We respond rapidly and happily to requests, so people find us convenient to come to. We help develop others, coaching, mentoring and inspiring them. We train others to replace ourselves when planning for absences or succession. We are especially present and helpful during challenging times. We take on extra tasks.

### 2.5 Market and negotiate effectively (Engaging):

We study our competitors actions and our target customers. We imagine seeing things from their perspective to market ChangeGroup effectively. We network, and find opportunities to promote ChangeGroup with passion, online and in the real world. We use social media and our personal networks to endorse ChangeGroup. We seek out profitable ways to develop the business. We follow brand standards. Each of us speaks, presents and writes engagingly and professionally. When persuading or negotiating, we get great deals by setting clear goals, and building rapport.

### 2.6 Be a profitable investment for ChangeGroup by working hard and achieving targets and objectives (Achieving):

Take personal responsibility to achieve the agreed objectives and increase profits. We monitor performance data frequently to take action. We are always on time by aiming to be ahead of time. We multi-task well. When managing stocks, we avoid surpluses whilst still meeting customer needs. We work effectively as a team by communicating and knowing we are all totally dependable. We use these same standards with suppliers to ensure they keep to their commitments.

### 2.7 Have determination, perseverance, vision, and constantly set a higher standard for yourself (Achieving):

We ask: "What attitude, skills and performance do I need to attract the success I want in my life?" We take personal responsibility for developing ourselves. We know that how we feel and act, is a choice. We overcome obstacles, navigate change and recover from failure with determination. We accept criticism and feedback well. We choose great role models and emulate the positive aspects of their behaviour and achievements. We feel gratitude for what is good in our lives. We learn techniques to manage our personal finances and our personal health well, so we are able to perform at our best.

### 2.8 Make good decisions through awareness and self regulation (Achieving):

Knowing the key objectives, with a calm and clear state of mind, we use all our creativity, common sense, skills, experiences, and intuition as an aid to make good decisions. We carefully investigate and analyse all relevant facts and data, as well as consider professional opinions. We also know when our emotional state of mind is not clear and likely to cause us to make poor decisions. If something is not going as expected, or is outside its control limits, we raise a red flag and alert everyone involved. We take initiative and suggest steps to fix problems. When presented with conflicting tasks we first clarify the priorities with our manager before proceeding.

### 2.9 Successfully work with all types of people without bias (Caring):

We treat everyone with respect and care. We use humour appropriately. We believe in, follow and promote our equal opportunity policy. We are respectful of each other's traditions and opinions. We empathize with others by imagining standing in their shoes. We communicate clearly and succinctly, adjusting our style to each person. We build friendships with ChangeGroupers, and foster our business partners. We pay attention to our egos, and how issues can affect us from the past and our private lives. We praise our colleagues weekly. We also tell them and help guide them, if their behaviour affects us negatively. We try to give back to our communities and the wider world.

### 2.10 Find creative solutions and implement improvements (Innovative):

Each of us is creative in finding solutions, we try things out, experiment, make suggestions and make the most of opportunities. We are respectful of others' ideas. We ask questions like "why?". We reduce wasted resources and aim to make things better, cheaper, safer, more streamlined, more user friendly and with minimal environmental impact. We follow competitors and developments in areas that can impact ChangeGroup. We help find new products and services that add profits. We forecast the future. We respond well to change, overcoming any fears we have. We help make the world a better place.

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